

Annual Report on the Face of Poverty in the Coulee Region

In Couleecap’s four-county service area, more than 21,000 people live in poverty according to the poverty line set by the federal government. What is the poverty line? In 2005, the federal government classifies a family of four as “poor” if its gross cash income is less than \$19,350; for a family of three, \$16,090; for a family of two, \$12,830; and for an individual, \$9,570.

The following table lists Census 2000 poverty data for Couleecap’s four-county service area. All of the percentages are based on the total population of each county.

	Crawford	La Crosse	Monroe	Vernon	Total Area
Number of Persons in Poverty	1,681 (10.2%)	10,841 (10.7%)	4,774 (12.0%)	3,918 (14.2%)	21,214
Number of Children under 18 in Poverty	555 (12.8%)	2,287 (9.3%)	1,908 (17.0%)	1,722 (22.8%)	6,472
Number of Adults 65 years and over in Poverty	241 (9.6%)	936 (7.5%)	448 (8.6%)	517 (11.8%)	2,142
Number of Families in Poverty	334 (7.2%)	1,382 (5.3%)	908 (8.4%)	678 (9.0%)	3,302
Number of Families with Children under 18 in Poverty	245 (11.3%)	1,104 (8.4%)	691 (12.4%)	510 (14.4%)	2,550

Poverty has many faces and people living in poverty face a wide range of barriers. Too often, people in poverty are invisible to us. We may live in the same neighborhoods, attend the same schools and parishes, but be unaware of each other’s struggles.

What is it like to live in poverty in our area?

Jodi lives in Monroe County, Wisconsin. She is a single mom with two boys, ages 5 and 2. She works 40 hours/week, earning \$7.00/hour. This totals \$14,560 a year. How do Jodi and her children live on \$14,560? How does Jodi budget? Major expenses she has each year include:

- Rent - \$5,244 (cost of an average two-bedroom apartment in Monroe County)
- Utilities - \$1,560 (heat, water, electricity, etc.)
- Transportation – \$3,000 (gas, insurance, repairs, etc.)
- Food - \$975 (this is in addition to food stamps)
- Health Insurance/Healthcare - \$2,160 (this is in addition to the portion that her employer pays)
- Childcare - \$2,500 (this is in addition to childcare subsidies).

These expenses total \$15,439, which is \$879 more than Jodi has earned. And, all of her family’s needs have not been met. What about the other items that were left out? Clothes, shoes, dental care, cleaning supplies, toiletries, holiday gifts, and entertainment. How does she pay for these? How does she decide what to leave out? People living in poverty must answer these questions every day, in our area, in Wisconsin, and throughout America.

Poverty is a state of life in which no one should live.

As part of the War on Poverty, community action programs were created across the nation to help people get out of poverty and on the road to self-sufficiency. Couleecap, Inc. is a local community action program making a difference in the lives of people living in poverty in the Coulee Region.

Couleecap, Inc. is a private non-profit 501(c)3 charitable organization created in 1966. Our four-county service area includes Crawford, La Crosse, Monroe, and Vernon counties in Wisconsin. For more than 38 years, we have been helping low-income people build on their strengths and become more self-sufficient. We operate over 30 programs in the areas of housing, family and youth services, and emergency services. We make a difference in the lives of people in our area. In 2004, more than 9,000 households received assistance from Couleecap. Specifically 2,054 households in Crawford County; 1,793 in La Crosse County; 2,795 in Monroe County; and 2,788 in Vernon County received assistance. The following story is an example of one of the many families Couleecap is helping get out of poverty:

Dan and Marcie (not their real names) live in La Crosse County with their two children, Kate (age 10) and Emma (age 6). In 2003, Dan lost his job at a freight company. They decided that Dan would stay home to care for Kate and Emma while he looked for employment. Marcie continued to work full time as an office assistant to try to support the family. Even though they streamlined their budget and saved every dime they could, they eventually lost their home to foreclosure. They were homeless and had no family or friends in the area that could provide housing for them. They turned to Couleecap's Transitional Housing Program for help.

When they entered the program, they set goals they wanted to accomplish during their two years in our program. To improve Dan's employability, they decided he would further his education at an accelerated rate and finish his technical college degree for computer programming in two years while working three nights a week at a restaurant. Marcie would continue to work full time and provide the main income for the family. Their plan has worked very well. Dan has maintained a 4.0 while taking 18 credits the whole time he has been in school and will graduate in the spring of 2005. Dan and Marcie could not have provided a home for themselves and their family without the help of Couleecap's Transitional Housing Program. Our Case Manager was able to find housing for the family, subsidize the rent, and provide one on one individualized case management, school supplies and books, and personal necessities. Their Case Manager also helped with budgeting concerns to help clear up past debt and provided referrals to community resources. Because of this program, Dan and Marcie continue to work together as a couple to reach their educational, personal, and financial goals to achieve self-sufficiency while providing a safe and stable home for their family.

Each of us has the power to help people find a way out of poverty. Here are some ways you can get involved in your community:

- Donate your time, money, or other resources to local organizations that help people living in poverty attain economic self-sufficiency.
- Work in your local community to increase affordable housing.
- Support elected officials who care about poverty issues and who demonstrate this by their voting record.
- Educate yourself about poverty issues. Visit your local library or research websites on the Internet. Some good websites are Wisconsin Community Action Program (WISCAP) – www.wiscap.org/POVERTY; Catholic Campaign for Human Development (CCHD) – www.usccb.org/cchd/povertyusa/povfact2.htm; Bread for the World – www.bread.org; and Institute for Research on Poverty – www.ssc.wisc.edu/irp.
- Advocate for a higher minimum wage, more assistance for child care, and more assistance with healthcare costs, so working families can get out of poverty.
- Support your local food pantries all year round.
- Support housing programs that assist low-income families.

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References: [Poverty USA](http://www.povertyusa.org), Catholic Campaign for Human Development, 2002; www.census.gov.
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